

TEICH GROH  
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Trenton, New Jersey 08619  
Phone: 609-890-1500  
Attorneys for Monmouth Realty Group  
BARRY W. FROST, ESQUIRE

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**In Re:**

**SOLOMON DWEK,**

**Debtor(s).**

CHARLES A. STANZIALE, JR., Chapter 11 Trustee, : Adv. No. 09-1171-KCF

**Plaintiff(s),**

**VS.**

JOSEPH KOHEN and JEROME SHAPIRO, ESQ.,

**Defendant(s).**

**SUPPLEMENTAL CERTIFICATION  
IN OPPOSITION TO MOTION TO EXPUNGE CLAIMS**

**Returnable: October 25, 2010 at 10:00 a.m.**

I, Lisa Kohen, hereby certifies as follows:

1. I submit this Certification to supplement the Certification that I previously filed in opposition to the Trustee's Motion to expunge the claim filed by Monmouth Realty Group and to respond to the Opposition filed by the Trustee.
2. As set forth in my prior Certification the funds which were loaned by and on behalf of Monmouth Realty Group came from various family members of Joseph Kohen.
3. The monies which were loaned by Joseph Kohen and came from various family members of myself and my husband are as follows:

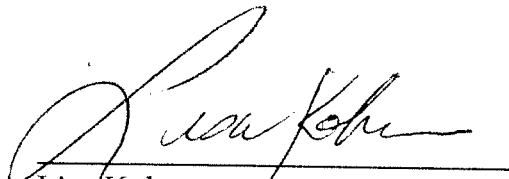
7/28/2004	Joey Kohen	\$300,000.00
12/13/2004	Joey Kohen	\$500,000.00
12/22/2004	Barbara Kohen	\$160,000.00
12/22/2004	Joey Kohen	\$40,000.00
12/27/2004	Joey Kohen	\$280,000.00
12/27/2004	Joey Kohen	\$50,000.00
12/30/2004	Joey Kohen	\$120,000.00
5/9/2005	Joey Kohen	\$500,000.00
5/12/2005	Joey Kohen	
6/24/2005	Joey Kohen	\$500,000.00
9/12/2005	Joey Kohen	\$500,000.00
10/28/2005	Joey Kohen	\$550,000.00
10/28/2005	Joey Kohen	\$50,000.00
10/28/2005	Joey Kohen	\$150,000.00
10/31/2005	Joey Kohen	\$250,000.00
3/21/2006	Joey Kohen	\$500,000.00
4/18/2006	Oxford Mtg.	\$150,00.00
	<b>TOTAL:</b>	<b>\$4,600,000.00</b>

4. I have attached as "Exhibit A" copies of the wire transfers that my husband has been able to locate evidencing the monies that were wired from my husband to Solomon Dwek.
5. The monies which were advanced by my husband was collected by him from various family members and then transferred to Solomon Dwek as various loans.
6. The opposition submitted by the Trustee indicates that funds were transferred from the Jerome Shapiro, Esquire Trust Account to Solomon Dwek and that is the basis of this claim.

7. The monies that were involved with Jerome Shapiro are separate and apart from the monies that are being loaned and are set forth in the above paragraph.
8. The accounts where the money was wired were accounts that were in the name of either Joseph and Lisa Kohen or Oxford Mortgage.
9. They were wired to the account of SEM Realty Associates, LLC which was the instruction that my husband received from Solomon Dwek.
10. In addition to the actual monies that were advanced I believe that Monmouth Realty Group would also be entitled to interest on the monies that were advanced to the date the money was wired to SEM to the date of the filing of the Chapter 11.
11. Based upon the transfer of funds which were made by either my husband and myself from our accounts or from the Oxford Mortgage accounts and which monies came from various family members which money was raised at the request of Solomon Dwek to my husband, Joseph Kohen, I believe that these funds are in fact owed to Monmouth Realty Group as a reimbursement for the monies that were loaned and not repaid.
12. While I understand that Solomon Dwek has taken the position that various monies were in fact repaid to Joey Kohen I am not sure what monies were repaid, to whom they were repaid, the date they were repaid, or the reason for the repayment.
13. I therefore prepared this Proof of Claim based upon the above wire transfers.
14. I therefore respectfully request that the Court deny the Motion by the Trustee to expunge the claim that I filed on behalf of Monmouth Realty Group.

I hereby certify that the foregoing statements made by me are true and to the best of my knowledge. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 10/8/10

  
Lisa Kohen

## Business Basic Checking

For 24-hour account information, sign-on to Account Link  
for Business on [www.mybusiness.pncbank.com](http://www.mybusiness.pncbank.com)

For the period 04/01/2006 to 04/30/2006

SEM REALTY ASSOCIATES LLC

Primary account number: 80-1659-7311

Business Basic Checking Account number 80-1659-7311 - continued

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### Other Additions - continued

Date posted	Amount	Transaction description	Reference number
04/17	150,000.00	Fed Wire In 012031	W012031 0417
04/18	150,000.00	Fed Wire In 016912	W016912 0418
04/19	200,000.00	Fed Wire In 014882	W014882 0419
04/19	176,716.00	Fed Wire In 009702	W009702 0419
04/19	33,472.27	Fed Wire In 009431	W009431 0419
04/24	1,800,000.00	Fed Wire In 007796	W007796 0424
04/25	208,353.68	Fed Wire In 020837	W020837 0425
04/26	200,000.00	Reverse Ecp Check Effective 04-25-06	E094085600 ECP
04/27	1,000,000.00	Fed Wire In 021600	W021600 0427
04/27	387,000.00	Fed Wire In 016754	W016754 0427
04/27	114,162.96	Fed Wire In 021305	W021305 0427
04/28	1,001,000.00	Fed Wire In 017979	W017979 0428
04/28	16,000.00	Fed Wire In 013095	W013095 0428

### Checks and Other Deductions

#### Checks and Substitute Checks

\* Gap in check sequence

Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number
				04/10	1781	100,000.00	048204981	04/18	1786	150,000.00	025153966
04/06	1776	50,000.00	047778597	04/11	1782	100,000.00	024674559	04/19	1787	100,000.00	027541079
04/05	1777	100,000.00	048634137	04/11	1783	100,000.00	048371807	04/25	1788	200,000.00	E094085500
04/07	1779	200,000.00	026389162	04/12	1784	975,000.00	026753498				
04/07	1780	46,208.57	049836025	04/12	1785	100,000.00	048561844				

### ATM/Misc. Check Card Transactions

Date posted	Amount	Transaction description	Reference number
04/03	700.00	ATM Withdrawal Rt 35&wycoff Rd Eatontown NJ	CPN2053 1059439
04/03	300.00	ATM Withdrawal Rt 35&wycoff Rd Eatontown NJ	CPN2053 1059440
04/18	700.00	ATM Withdrawal 810 Sunset Av Asbury Park	CPN4427 0280051
04/18	60.00	ATM Withdrawal 810 Sunset Av Asbury Park	CPN4427 0368775

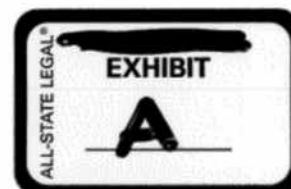
### Service Charges and Fees

Date posted	Amount	Transaction description	Reference number
04/03	1,937.57	Service Charge Period Ending 03/31/2006	
04/26	35.00	NSF/Unavail Retd Item Fee	E094085500 ECP
04/27	16.55	Check Printing Fee	00020061161274508

### Other Deductions

Date posted	Amount	Transaction description	Reference number
04/03	200,000.00	Fed Wire Out 007159	W007159 0403
04/03	161,400.00	Fed Wire Out 011503	W011503 0403
04/03	60,000.00	Fed Wire Out 009726	W009726 0403
04/03	20,000.00	Fed Wire Out 024709	W024709 0403
04/04	1,500.00	Withdrawal Tel 0600071501 0161	TEL 060 0071501 0161
04/04	250,000.00	Fed Wire Out 007984	W007984 0404
04/04	153,335.95	Fed Wire Out 013710	W013710 0404

Other Deductions continued on next page



PNC 002380

## Business Basic Checking

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for Business on www.mybusiness.pncbank.com or call 1-877-BUS-BNKG

For the period 07/01/2004 to 07/31/2004  
SEM REALTY ASSOCIATES LLC  
Primary account number: 80-1659-7311

Business Basic Checking Account number: 80-1659-7311 - continued

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### Activity Detail

#### Deposits and Other Additions

##### Other Additions

Date posted	Amount	Transaction description	Reference number
07/06	600,000.00	Fed Wire In 019676	W019676 0706
07/06	250,000.00	Fed Wire In 017935	W017935 0706
07/06	150,000.00	Fed Wire In 019508	W019508 0706
07/12	440,000.00	Fed Wire In 007719	W007719 0712
07/15	500,000.00	Fed Wire In 016037	W016037 0715
07/15	100,000.00	Fed Wire In 013685	W013685 0715
07/19	100,000.00	Fed Wire In 014565	W014565 0719
07/19	81,000.00	Fed Wire In 014113	W014113 0719
07/20	600,000.00	Fed Wire In 022083	W022083 0720
07/20	69,000.00	Fed Wire In 012015	W012015 0720
07/20	18,000.00	Fed Wire In 016970	W016970 0720
07/28	800,000.00	Fed Wire In 023470	W023470 0728
07/28	200,000.00	Fed Wire In 014282	W014282 0728
07/28	100,000.00	Fed Wire In 014894	W014894 0728
07/30	600,000.00	Fed Wire In 013860	W013860 0730
07/30	200,000.00	Fed Wire In 017298	W017298 0730

#### Checks and Other Deductions

##### Checks

\* Gap in check sequence

Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number
07/08	1307	50,000.00	029312801	07/14	1319	38,075.00	028008584	07/21	1332	250,000.00	031361661
07/07	1308	100,000.00	031802300	07/16	1320	40,000.00	028715430	07/21	1333	25,000.00	032883211
07/07	1309	460,000.00	032750669	07/15	1321	40,000.00	032118281	07/26	1334	40,000.00	025542738
07/09	1310	360,000.00	031863715	07/16	1322	50,000.00	031713399	07/23	1335	100,000.00	032909000
07/09	1311	35,000.00	032208433	07/19	1323	40,000.00	024247736	07/23	1336	55,000.00	032093409
07/12	1312	50,000.00	031145512	07/20	1324	50,000.00	027073548	07/28	1337	100,000.00	032583587
07/12	1313	50,000.00	031145548	07/19	1325	50,000.00	031052088	07/28	1338	233,000.00	032583270
07/13	1314	70,000.00	028549528	07/19	1326	50,000.00	031052090	07/29	1339	100,000.00	031275394
07/14	1315	100,000.00	026008270	07/20	1327	370,000.00	032512894	07/30	1340	100,000.00	026230288
07/13	1316	50,000.00	032645226	07/20	1328	125,000.00	032512896	07/29	1341	100,000.00	031275396
07/13	1317	50,000.00	032645228	07/20	1329	51,000.00	032527451	07/30	1344 *	200,000.00	031370630
07/14	1318	31,371.00	028008593	07/22	1330	30,000.00	024288411	07/30	1345	300,000.00	031370628
				07/21	1331	50,000.00	031361683				

#### ATM/Misc. Check Card Transactions

Date posted	Amount	Transaction description	Reference number
07/06	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	PNCBANK PN2053
07/06	300.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	PNCBANK PN2053
07/07	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	PNCBANK PN2053
07/07	300.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	PNCBANK PN2053
07/08	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	PNCBANK PN2053
07/08	300.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	PNCBANK PN2053
07/12	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	PNCBANK PN2053
07/12	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	PNCBANK PN2053
07/12	300.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	PNCBANK PN2053

ATM Withdrawals and Deductions continued on next page

YOLIA-GENERAL  
NEW JERSEY LAN CENTER  
NEW BRUNSWICK NJ 08901

SUB-ACCOUNT NUMBER: 000001

STATEMENT PERIOD 07-01-2004 TO 07-31-2004

PAGE 2

ACCOUNT ACTIVITY		CREDIT AMOUNT	DEBIT AMOUNT	BALANCE
DATE	TRANSACTION DESCRIPTION			
07-26-2004	CHECK # 000001674		600.66	550,415.38
07-26-2004	CHECK # 000001739		28,342.64	522,072.74
07-27-2004	CHECK # 000001715		1,090.00	520,982.74
07-27-2004	CHECK # 000001718		500.00	520,482.74
07-27-2004	CHECK # 000001730		2,228.00	518,254.74
07-27-2004	CHECK # 000001742		678.00	517,576.74
07-28-2004	DEPOSIT	40,000.00		557,576.74
07-28-2004	WIRE TRANSFER DEBIT		100,000.00	457,576.74
07-29-2004	DEPOSIT	25,000.00		482,576.74
07-29-2004	CHECK # 000001694		2,720.00	479,856.74
07-29-2004	CHECK # 000001716		973.00	478,883.74
07-29-2004	CHECK # 000001731		1,867.50	477,016.24
07-29-2004	CHECK # 000001740		2,000.00	475,016.24
07-29-2004	DEPOSIT	92,900.00		567,916.24
07-30-2004	WIRE TRANSFER CREDIT	498,105.18		1,066,021.42
07-30-2004	WIRE TRANSFER CREDIT	488,591.22		1,554,612.64
07-30-2004	WIRE TRANSFER CREDIT	62,268.75		1,616,881.39
07-30-2004	CURRENT BALANCE			1,616,881.39

STATEMENT SUMMARY RECAP:

15 CREDITS  
41 DEBITS

INTEREST YEAR-TO-DATE:

2,072,252.18  
+ 977,218.14

0.00

part of 300.000.00 Sem Frick Joy.  
YOLIA-GENERAL  
NEW BRUNSWICK NJ 08901  
PERITY 6/10/04

SEM FRICK

**Consolidated Statement**

7/8/2004 thru 8/5/2004

03

1002023251228

751

40

7 203

76,812

WACHOVIA

**Custom Banking****Other Withdrawals and Service Fees**

Date	Amount	Description
7/27	9.00	MISCELLANEOUS FEE DOMESTIC INCOMING WIRETRANSFER
7/27	9.00	MISCELLANEOUS FEE DOMESTIC INCOMING WIRETRANSFER
7/28	9.00	MISCELLANEOUS FEE DOMESTIC INCOMING WIRETRANSFER
7/28	20.00	MISCELLANEOUS FEE DOMESTIC OUTGOING WIRETRANSFER
7/28	200,000.00	FUNDS TRANSFER (ADVICE 040728029840) SENT TO PNC BANK NJ / BNF=SEM REALTY ASSOCIATES, LLC OBI= RFB=040728400390 07/28/04 01:36PM
7/30	9.00	MISCELLANEOUS FEE DOMESTIC INCOMING WIRETRANSFER
8/02	3,000.00	TRNSFR 4386542111452337 07/30 INTERNET CONFIRMATION # IN073016432000
8/03	432.95	COURT LEVY RECEIVED FROM: OFFICER HERBERT
<b>Total</b>	<b>\$203,488.95</b>	

**Premium Personal Savings**

Account number: 3007058962640  
 Account owner(s): JOEY S KOHEN  
 LISA KOHEN  
 VICTOR KOHEN

**Account Summary**

Opening balance 7/08	\$1,252.51
Deposits and other credits	1,635.23 +
Interest paid	0.11 +
Other withdrawals and service fees	2,591.34 -
Closing balance 8/05	\$296.51

## Business Basic Checking

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For the period 03/01/2006 to 03/31/2006

SEM REALTY ASSOCIATES LLC

Primary account number: 80-1659-7311

Business Basic Checking Account number: 80-1659-7311 - continued

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### Activity Detail

#### Deposits and Other Additions

##### Other Additions

Date posted	Amount	Transaction description	Reference number
03/01	7,000,000.00	Fed Wire In 029081	W025081 0301
03/03	7,000,000.00	Fed Wire In 021581	W021581 0303
03/03	525,957.07	Fed Wire In 006995	W006995 0303
03/03	298,484.89	Fed Wire In 012550	W012550 0303
03/03	12,810.91	Fed Wire In 020902	W020902 0303
03/06	760,112.00	Fed Wire In 016780	W016780 0306
03/08	480,000.00	Fed Wire In 016531	W016531 0308
03/10	1,500,000.00	Fed Wire In 013099	W013099 0310
03/10	931,000.00	Fed Wire In 012843	W012843 0310
03/10	919,000.00	Fed Wire In 012787	W012787 0310
03/13	385,000.00	Fed Wire In 016251	W016251 0313
03/15	500,000.00	Fed Wire In 026233	W026233 0315
03/16	422,917.34	Fed Wire In 018379	W018379 0316
03/16	251,670.31	Fed Wire In 010195	W010195 0316
03/16	16,393.69	Fed Wire In 018364	W018364 0316
03/21	500,000.00	Fed Wire In 022523	W022523 0321
03/21	342,000.00	Fed Wire In 010212	W010212 0321
03/21	305,000.00	Fed Wire In 005880	W005880 0321
03/21	10,000.00	Fed Wire In 004073	W004073 0321
03/22	500,000.00	Fed Wire In 021377	W021377 0322
03/23	200,000.00	Fed Wire In 011137	W011137 0323
03/23	175,000.00	Fed Wire In 018158	W018158 0323
03/24	200,000.00	Fed Wire In 009141	W009141 0324
03/27	500,000.00	Fed Wire In 016971	W016971 0327
03/27	200,000.00	Fed Wire In 016198	W016198 0327
03/27	100,000.00	Fed Wire In 023278	W023278 0327
03/28	10,000,000.00	Fed Wire In 020399	W020399 0328
03/28	200,000.00	Fed Wire In 018898	W018898 0328
03/28	145,000.00	Fed Wire In 008408	W008408 0328
03/29	319,795.55	Fed Wire In 017598	W017598 0329
03/30	355,000.00	Fed Wire In 010807	W010807 0330

#### Checks and Other Deductions

##### Checks and Substitute Checks

\* Gap in check sequence

Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number
				03/10	1759	75,000.00	045205590	03/21	1765	300,000.00	024758233
03/01	1754	300,000.00	048041383	03/15	1760	100,000.00	048780248	03/23	1768 *	70,000.00	049322704
03/03	1755	50,000.00	048412382	03/16	1761	300,000.00	026855825	03/24	1769	300,000.00	026692803
03/07	1756	100,000.00	048795005	03/17	1762	50,000.00	026321132	03/28	1771 *	300,000.00	027243338
03/08	1757	50,000.00	048048081	03/17	1763	50,000.00	049766494	03/31	1773 *	200,000.00	048263752
03/08	1758	50,000.00	048048079	03/20	1764	300,000.00	024308020				



**WACHOVIA**

Account Number:

4386-5421-1329-5056

PRIME EQUITY LINE  
WACHOVIA BANK, N.A.**Account Summary**

Page 1 of

**Closing Date:** 04/18/06  
 Number of days in billing cycle: 29  
**Beginning balance** \$0.00  
**Payments and credits** 0.00  
**Purchases and adjustments** 0.00  
**Cash advances** 500,116.00  
**FINANCE CHARGES** 2,915.63  
**Balance 04/18/06** \$503,031.63

CUSTOMER SERVICE: 800-249-3869  
 8:00 a.m. to 6:30 p.m. ET, Monday through Friday

Credit limit: \$500,000.00 Cash limit: \$500,000.00  
 Available credit: \$0.00 Available cash: \$0.00

**Payment due date** May 13, 2006  
**NEW MINIMUM PAYMENT DUE** \$2,915.63

**Rate Summary**

Average daily balance

Monthly periodic rate

FINANCE CHARGES

CORRESPONDING ANNUAL  
PERCENTAGE RATE

Purchases \$0.00  
 Cash Advances \$500,108.00

0.583%  
 0.583%

\$0.00  
 \$2,915.63

7.00%  
 7.00%

THE TOTAL ANNUAL PERCENTAGE RATE FOR YOUR ACCOUNT IS 7.00%.

**Transactions**

Transaction Date	Posting Date	Reference Number	Description	Amount
03/21	03/21	7438654F209QEYJ9F	CASH ADVANCE	500,000.00
03/23	03/23	F564900F2000BQ082	PEL FEES	116.00
04/18	04/18		*FINANCE CHARGE*	2,915.63

**Important Information**

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. REGULAR PAYMENTS MADE ON OR BEFORE THE DUE DATE EACH MONTH WILL BE REFLECTED IN YOUR CREDIT REPORT. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY ALSO BE REFLECTED ON YOUR CREDIT REPORT.

**Payment Coupon**

002915634 503031630 4386542113295056 1

**Account number** 4386-5421-1329-5056  
**Balance 04/18/06** \$503,031.63  
**Payment due date** May 13, 2006  
**NEW MINIMUM PAYMENT DUE** \$2,915.63

025564 AD 0418 7 025564

VICTOR KOHEN  
 C/O JOEY KOHEN  
 200 MONMOUTH RD  
 DEAL NJ 07723-1426

025564 AD 0418 7 025564

Make check payable and mail to:

025564 AD 0418 7 025564

WACHOVIA BANK, N.A.  
 PO BOX 96074  
 CHARLOTTE, NC 28296-0074

**DUPLICATE**

## Business Basic Checking

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For the period 10/01/2005 to 10/31/2005  
SEM REALTY ASSOCIATES LLC  
Primary account number: 80-1659-7311

Business Basic Checking Account number: 80-1659-7311 - continued

Page 2 of 4

### Activity Detail

#### Deposits and Other Additions

##### Other Additions

Date posted	Amount	Transaction description	Reference number
10/03	300,000.00	Fed Wire In 018809	W018809 1003
10/03	56,000.00	Fed Wire In 030469	W030469 1003
10/04	24,000.00	Fed Wire In 021253	W021253 1004
10/11	500,000.00	Reverse Check Effective 10-07-05	026259127 XMKT
10/11	10,000,000.00	Fed Wire In 023846	W023846 1011
10/11	3,000,000.00	Fed Wire In 023849	W023849 1011
10/17	360,000.00	Fed Wire In 018877	W018877 1017
10/17	140,000.00	Fed Wire In 012390	W012390 1017
10/17	25,000.00	Fed Wire In 015529	W015529 1017
10/20	400,000.00	Fed Wire In 022972	W022972 1020
10/21	7,003,750.00	Fed Wire In 019482	W019482 1021
10/21	6,805,750.00	Fed Wire In 019481	W019481 1021
10/28	550,000.00	Fed Wire In 021203	W021203 1028
10/28	150,000.00	Fed Wire In 011395	W011395 1028
10/28	50,000.00	Fed Wire In 012683	W012683 1028
10/31	250,000.00	Fed Wire In 019826	W019826 1031

#### Checks and Other Deductions

##### Checks and Substitute Checks

\* Gap in check sequence

Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number
10/03	1698	500,000.00	029563459	10/06	1701	75,000.00	048690318	10/12	1704	300,000.00	048613122
10/04	1700	100,000.00	025424926	10/07	1702	500,000.00	026259127				
				10/13	1703	100,000.00	026113791				

##### ATM/Misc. Check Card Transactions

Date posted	Amount	Transaction description	Reference number
10/03	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 1032253
10/03	300.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 1032254
10/17	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0986430
10/17	300.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0986431
10/24	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0964375
10/24	300.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0964376
10/31	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 1018186
10/31	300.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 1018190

#### Service Charges and Fees

Date posted	Amount	Transaction description	Reference number
10/03	1,515.93	Service Charge Period Ending 09/30/2005	
10/11	32.50	NSF Returned Check Charge	026259127 XMKT

Consolidated Statement 10/7/2005 thru 11/4/2005

03 1002023251228 751 40 7 203

Replacement Statement 075

Custom Banking

Interest Rate Summary

Dates	Rate %	Dates	Rate %	Dates	Rate %
10/07 - 10/11	0.10	10/28 - 10/30	0.20	11/04 - 11/04	0.11
10/12 - 10/27	0.00	10/31 - 11/03	0.10		

Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1403	1,000.00	11/04	1545	100.00	10/12	1557*	500.00	11/01
1481*	0.70	11/01	1546	150.00	10/14	Total	\$1,940.70	
1544*	40.00	10/19	1547	150.00	10/18			

0726693503 5523734853 752296  
5225385354 1020971885  
5928468024 0928309633

\*Indicates a break in check number sequence

Other Withdrawals and Service Fees

Date	Amount	Description	
10/28	20.00	MISCELLANEOUS FEE DOMESTIC OUTGOING WIRETRANSFER	0000000000000004
10/28	550,000.00	FUNDS TRANSFER (ADVICE 051028045997) SENT TO PNC BANK NJ BNF-SEM REALTY ASSOCIATES LLC OBI= RFB=051028400556 10/28/05 03:05PM	000051028045997
10/31	428.00	TRNSFR 3007058962640 INTERNET CONFIRMATION # IN103011595700	200510301159570
10/31	15,000.00	TRANSFER TO WACHOVIA BANK N.A. # 6143 INTERNET CONFIRMATION # IN103011575800	200510301157580
11/04	9.00	MISCELLANEOUS FEE DOMESTIC INCOMING WIRETRANSFER	0000000000000002
Total	\$565,457.00		

Daily Balance Summary

Dates	Amount	Dates	Amount	Dates	Amount
10/12	0.00	10/19	0.00	11/01	51.30
10/14	0.00	10/28	15,980.00	11/04	9,917.59
10/18	0.00	10/31	552.00		

WACHOVIA BANK, N.A., WEST LONG BRANCH

page 3 of 6

07-1 Funds Transfer Request

Doc 6893 Filed 10/14/10 Entered 10/14/10 10:10:26 Desc Main Document Page 12 of 29

Preparer's Signature: *[Signature]*

Authorized Signature: \_\_\_\_\_

Account Status: **NSF Only**

Sufficient (Audio Checked): \_\_\_\_\_

Not Sufficient (NSF): \_\_\_\_\_

Initiator's Signature: *[Signature]*

914115

SUFFICIENT

Verifier's Signature: *[Signature]*

Accepting Call Back/Phone Number: \_\_\_\_\_

Date: \_\_\_\_\_ Time of Call: \_\_\_\_\_

**Funds Transfer**

ACHOVIA BANK. N.A.

Domestic or International: \_\_\_\_\_ Non-Repetitive or Repetitive: \_\_\_\_\_ Line Number: \_\_\_\_\_

Current Date: 10/28/05 Control Number: 400556

Amt Verify Cd: \_\_\_\_\_ Verify I.D.: \_\_\_\_\_ Type (Fed, Book, Other): \_\_\_\_\_

DOMESTIC NON-REPETITIVE

Branch or Department: N

Request Type (Fax, Phone, Walk-in): FED

DEY KOHEN

Executive Date: 10/28/05

Foreign Amount: \_\_\_\_\_

Domestic Transfer Amount: \$ 550,000.00

Type Currency: \_\_\_\_\_

Contract Number / Provided By: \_\_\_\_\_

J.S. Dollar Amount: \$

Int'l Transfer Amount: \$

**Originator**

Name: *Not Received*

Address: JOSEPH S OR LISA KOHEN

City: 200 MONMOUTH ROAD

State: \_\_\_\_\_ Zip: 07723

Country: \_\_\_\_\_

**Receiving Bank**

Name: \_\_\_\_\_

Address: PNC BANK

City: 125 WYCKOFF ROAD

State: NJ Zip: 07724

Country: \_\_\_\_\_

**Beneficiary Payment Information**

Name: \_\_\_\_\_

Address: SEM REALTY ASSOCIATES LLC

City: 200 WALL STREET

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Country: \_\_\_\_\_

Other Payment Information: WEST LONG BRANCH NJ 07764

**Fee Method**

(Waive/Charge)

CHARGE

**Customer Contract**

All of the above information is complete, correct and provided to Wachovia Bank, N. A. for the purpose of instructing Wachovia Bank, N. A. to transmit a funds transfer. Wachovia Bank, N. A.'s acceptance and execution of the funds transfer is subject to the terms and conditions on the reverse side of this form. My signature below indicates that I have received a completed copy of this Funds Transfer Request.

*see customers signature on attached form / form w/ signature got jammed in*

Date: 10-28-05

000 562283 (25/pkg)

**WACHOVIA**

**Exception Funds Transfer Request  
Disclaimer and Waiver**

By completing and signing this *Disclaimer and Waiver*, I am requesting and instructing Wachovia Bank, National Association or Wachovia Bank of Delaware, National Association ("Wachovia") to transfer funds from my deposit account in accordance with the payment instructions below:

**Customer Information**

Name <u>Joey Kohen</u>		Account Number <u>2000018436871 + 100202351128</u>	
Address <u>200 Monmouth Road</u>		Transfer Amount <u>\$50,000<sup>00</sup> + 550,000<sup>00</sup></u>	
City <u>DEAL</u>	State <u>N.J.</u>	Zip Code <u>07723</u>	Country <u>Monmouth USA</u>

**Beneficiary Payment Information**

Name <u>Sem Realty Associates LLC</u>		Account Number <u>8016597311</u>	
Address <u>200 Wall ST</u>			
City <u>West Long Branch</u>	State <u>N.J.</u>	Zip Code <u>07764</u>	Country <u>USA</u>

**Receiving Bank Information**

Name <u>PNC Bank</u>			
Address <u>125 WYCKOFF Road</u>			
City <u>Eaton town</u>	State <u>N.J.</u>	Zip Code <u>07724</u>	Country <u>USA</u>
R/T Number <u>031207607</u>			

All the above information is complete and correct. Wachovia's acceptance and implementation of this Disclaimer and Waiver is subject to the terms and conditions of Wachovia's Deposit Agreement and Disclosures for Commercial Accounts and Wachovia's Deposit Agreement and Disclosures for Personal Accounts, whichever is applicable (each, the "Deposit Agreement"), and which is incorporated by reference in this Disclaimer and Waiver. I choose to use this Disclaimer and Waiver in lieu of completing and executing Wachovia's Funds Transfer Schedule A - Authorization and Security Procedures ("Schedule A"), which contains certain instructions, limitations and security procedures and is otherwise required under the Deposit Agreement. By this Disclaimer and Waiver, I waive the provisions and security procedures, and disclaim any interest, in Schedule A, and I indemnify and hold Wachovia harmless against all suits, actions, losses, damages, and expenses (including attorneys' fees) resulting directly or indirectly from Wachovia's implementing the above payment instructions.

**Customer (if an individual)**

Joey Kohen  
Name (Please print)  
☒ [Signature]  
Signature

**Customer (if a company)**

\_\_\_\_\_  
Company Name  
  
By \_\_\_\_\_  
Name (Please print)  
  
☒ \_\_\_\_\_  
Authorized Signature  
  
\_\_\_\_\_  
Title

Preparer's Signature <i>[Signature]</i>		Authorized Signature <i>[Signature]</i>	
Account Status Sufficient (Audio Checked) Not Sufficient (NSF) <b>SUFFICIENT</b>		NSF Only	
Initiator's Signature <i>[Signature]</i> 914115		NSF Source of Funds	
Customer Accepting Call Back/Phone Number <i>[Signature]</i>		Credit Approver Name (Please Print)	
Verifier's Signature <i>[Signature]</i>		Date Time of Call	

Funds Transfer		Current Date	Control Number
CHOVIA BANK. N.A.		10/28/05	400291
Domestic or International	Non-Repetitive or Repetitive	Line Number	Amt Verify Cd
MESTIC	NON-REPETITIVE	5122262	
Caller	Branch or Department	Type (Fed, Book, Other)	
EY KOHEN		FED	
Description 2 (GL)	Executive Date	Request Type (Fax, Phone, Walk-in)	
	10/28/05	EXCEPTION	
Type Currency	Foreign Amount	Domestic Transfer Amount	
		\$ 50,000.00	
Contract Number / Provided By		Int'l Transfer Amount	
		\$	

Originator	Name	Org	Account Number
	Address	75	2000018436871
	City	State	Zip
	DEAL NJ		Country
Receiving Bank	Name	R/T Number	
	Address	031207607	
	City	State	Zip
	EATONTOWN NJ 07724		Country
Information	Name	Org	Account Number
	Address	8016597311	
	City	State	Zip
	WEST LONG BRANCH NJ 07764		Country

Method ive/Charge)	Customer Contract
ARGE	All of the above information is complete, correct and provided to Wachovia Bank, N. A. for the purpose of instructing Wachovia Bank, N. A. to transmit a funds transfer. Wachovia Bank, N. A.'s acceptance and execution of the funds transfer is subject to the terms and conditions on the reverse side of this form. My signature below indicates that I have received a completed copy of this Funds Transfer Request.
62283 (25/pkg)	Customer Signature <i>[Signature]</i> Date 10-28-05

## Funds Transfer Request

Document Page 15 of 29

Preparer's Signature

Authorized Signature

Callback  
Required  
(Yes or No)

Initiator's Signature

914115

SUFFICIENT

Customer Accepting Call Back/Phone Number

Verifier's Signature

## Account Status

Sufficient (Audio Checked)  
Not Sufficient (NSF)

NSF Only

NSF Source of Funds

Credit Approver Name (Please Print)

Date

Time of Call

## Funds Transfer

Current Date

Control Number

WACHOVIA BANK, N.A.

10/28/05

400291

Domestic or International

Non-Repetitive or Repetitive

Line Number

Amt Verify Cd

Verify I.D.

Type (Fed, Book, Other)

DOMESTIC

NON-REPETITIVE

N

FED

Caller

Branch or Department

Request Type (Fax, Phone, Walk-in)

JOEY KOHEN

5122262

EXCEPTION

Description 2 (GL)

Executive Date

Domestic Transfer Amount

Type Currency

10/28/05

Foreign Amount

\$

50,000.00

Exchange Rate

Contract Number / Provided By

U.S. Dollar Amount

Int'l Transfer Amount

\$

\$

NOT Received

Originator

Name

Org

Account Number

Address OXFORD MORTGAGE INC

75

2000018436871

City 200 MONMOUTH ROAD

State

Zip

Country

DEAL NJ

07723

Receiving Bank

Name

R/T Number

Address PNC BANK

031207607

City 125 WYCKOFF ROAD

State

Zip

Country

EATONTOWN

NJ 07724

Advice

(No Phone Advice Required, Credit and Phone Advice, Notify and Pay, Pay Upon Proper I.D.)

NONE

Beneficiary Payment Information

Name

Org

Account Number

Address SEM REALTY ASSOCIATES LLC

8016597311

City 200 WALL STREET

State

Zip

Country

Other Payment Information WEST LONG BRANCH NJ 07764

Fee Method  
(Waive/Charge)

CHARGE

## Customer Contract

All of the above information is complete, correct and provided to Wachovia Bank, N.A. for the purpose of instructing Wachovia Bank, N.A. to transmit a funds transfer. Wachovia Bank, N.A.'s acceptance and execution of the funds transfer is subject to the terms and conditions on the reverse side of this form. My signature below indicates that I have received a completed copy of this Funds Transfer Request.

Customer Signature

Date

10-28-05

Preparer's Signature <i>[Signature]</i>		Authorized Signature	
Initiator's Signature <i>[Signature]</i>		NSF Only	
Customer Accepting Call Back/Phone Number <i>[Signature]</i>		NSF Source of Funds	
Verifier's Signature <i>[Signature]</i>		Credit Approver Name (Please Print)	
Date		Time of Call	

**Funds Transfer**

**WACHOVIA BANK, N.A.**

Domestic or International Non-Repetitive or Repetitive Line Number Aml Verify Cd Verify I.D. Type (Fed, Book, Other)

**ESTIC NON-REPETITIVE N FED**

Branch or Department Request Type (Fax, Phone, Walk-in)

**BY KOHEN** **5122262** **EXCEPTION**

Description 2 (GL) Executive Date

Type Currency 10/28/05 Foreign Amount \$ 50,000.00 Exchange Rate

Contract Number / Provided By

S. Dollar Amount

Int'l Transfer Amount

\$

**NOT Received**

Name Org Account Number

Address **OXFORD MORTGAGE INC** 75 2000018436871

City 200 MONMOUTH ROAD State Zip Country

**DEAL NJ** 07723

**Receiving Bank**

Name R/T Number

Address **PNC BANK** 031207607

City 125 WYCKOFF ROAD State Zip Country

**EATONTOWN NJ 07724**

Advice **NONE**

(No Phone Advice Required, Credit and Phone Advice, Notify and Pay, Pay Upon Proper I.D.)

**Beneficiary Payment Information**

Name Org Account Number

Address **SEM REALTY ASSOCIATES LLC** 8016597311

City 200 WALL STREET State Zip Country

**WEST LONG BRANCH NJ 07764**

Other Payment Information

**Fee Method**

**Waive/Charge)**

**CHARGE**

**Customer Contract**

All of the above information is complete, correct and provided to Wachovia Bank, N. A. for the purpose of instructing Wachovia Bank, N. A. to transmit a funds transfer. Wachovia Bank, N. A.'s acceptance and execution of the funds transfer is subject to the terms and conditions on the reverse side of this form. My signature below indicates that I have received a completed copy of this Funds Transfer Request.

*[Signature]* 10-28-05

Customer Signature Date



**Business Checking**

Document Page 17 of 29

02 2000018436871 751 130 0 32 101,699

**WACHOVIA****Other Withdrawals and Service Fees**

Date	Amount	Description
10/25	256.57	AUTOMATED DEBIT FIRSTENERGY OPCO FE ECHECK CO. ID. 1341968288 051025 CCD MISC 100057843854
10/28	50,000.00	DEBIT MEMO
10/28	50,000.00	FUNDS TRANSFER (ADVICE 051028030084) SENT TO PNC BANK NJ / BNF=SEM REALTY ASSOCIATES LLC OBI= RFB=051028400291 10/28/05 12:01PM

**Total \$100,256.57****Daily Balance Summary**

Dates	Amount	Dates	Amount	Dates	Amount
10/20	50,000.00	10/25	69,655.06	10/31	62,282.44
10/24	69,911.63	10/28	77.00		

IMPORTANT CUSTOMER INFORMATION: THE SAFEGUARDING OF CUSTOMER INFORMATION IS A TOP PRIORITY FOR WACHOVIA. WE CONTINUE TO TAKE STEPS TO PROTECT YOUR PRIVACY AND ARE MAKING A CHANGE TO ENSURE THE HIGHEST LEVEL OF PROTECTION FOR YOU. BEGINNING AUGUST 31, 2005, YOUR TAX ID NUMBER WAS NO LONGER PRINTED ON YOUR STATEMENT.

## Business Basic Checking

For 24-hour account information, sign-on to Account Link  
for Business on [www.mybusiness.pncbank.com](http://www.mybusiness.pncbank.com) or call 1-877-BUS-BNKG

For the period 09/01/2005 to 09/30/2005  
SEM REALTY ASSOCIATES LLC  
Primary account number: 80-1659-7311

Business Basic Checking Account number: 80-1659-7311 - continued

Page 2 of 5

### Activity Detail

#### Deposits and Other Additions

##### Deposits

Date posted	Amount	Transaction description	Reference number
09/01	550,000.00	Deposit	048014011
09/02	550,000.00	Deposit	048254373
09/23	170,000.00	Deposit	048357191

##### Other Additions

Date posted	Amount	Transaction description	Reference number
09/01	1,300,000.00	Fed Wire In 028917	W028917 0901
09/01	700,000.00	Fed Wire In 027464	W027464 0901
09/02	2,000,000.00	Fed Wire In 020557	W020557 0902
09/06	350,000.00	Fed Wire In 018889	W018889 0906
09/07	2,100,000.00	Fed Wire In 016380	W016380 0907
09/13	2,100,000.00	Fed Wire In 007407	W007407 0913
09/13	300,000.00	Fed Wire In 020641	W020641 0913
09/15	500,000.00	Fed Wire In 020245	W020245 0915
09/15	350,000.00	Fed Wire In 015635	W015635 0915
09/19	1,500,000.00	Fed Wire In 020407	W020407 0919
09/19	100,000.00	Fed Wire In 019157	W019157 0919
09/20	1,000,000.00	Fed Wire In 010927	W010927 0920
09/20	800,000.00	Fed Wire In 010382	W010382 0920
09/20	300,000.00	Fed Wire In 011667	W011667 0920
09/20	300,000.00	Fed Wire In 018538	W018538 0920
09/20	100,000.00	Fed Wire In 022195	W022195 0920
09/21	500,000.00	Fed Wire In 017230	W017230 0921
09/22	2,600,000.00	Fed Wire In 021599	W021599 0922
09/23	300,000.00	Fed Wire In 017956	W017956 0923
09/23	200,000.00	Fed Wire In 007672	W007672 0923
09/23	180,000.00	Fed Wire In 013016	W013016 0923
09/23	50,000.00	Fed Wire In 023346	W023346 0923
09/27	500,000.00	Fed Wire In 006294	W006294 0927
09/28	1,000,000.00	Fed Wire In 020368	W020368 0928
09/28	200,000.00	Fed Wire In 020902	W020902 0928
09/29	110,000.00	Fed Wire In 024594	W024594 0929
09/30	7,000,000.00	Fed Wire In 025315	W025315 0930
09/30	500,000.00	Fed Wire In 016831	W016831 0930
09/30	300,000.00	Fed Wire in 027561	W027561 0930
09/30	200,000.00	Fed Wire In 021580	W021580 0930
09/30	150,000.00	Fed Wire In 025701	W025701 0930
09/30	150,000.00	Fed Wire In 033618	W033618 0930
09/30	100,000.00	Fed Wire In 023346	W023346 0930
09/30	51,000.00	Fed Wire In 023119	W023119 0930
09/30	25,000.00	Fed Wire In 020866	W020866 0930

**Funds  
Transfer  
Request**

For Use by CMG Electronic Transfer Only (Page 19 of 29)

Preparer's Signature

Authorized Signature

**Account Status**

**Sufficient** (Audio Checked)  
**Not Sufficient** (NSF)

**NSF Only**

NSF Source of Funds

Credit Approver Name (Please Print)

Date

Time of Call

Call Back  
Required  
(Yes or No)

Initiator's Signature

Customer Accepting Call Back/Phone Number

Verifier's Signature

914115

SUFFICIENT

**Funds Transfer**

Current Date

Control Number

ACHOVIA BANK. N.A.

09/12/05

400219

Domestic or International

Non-Repetitive or Repetitive

Line Number

Amt Verify Cd

Verify I.D.

Type (Fed, Book, Other)

DOMESTIC

NON-REPETITIVE

N

FED

Caller

Branch or Department

Request Type (Fax, Phone, Walk-in)

JOEY KOHEN

5122262

EXCPTION

Description 2 (GL)

Executive Date

Domestic Transfer Amount

Type Currency

09/12/05

Foreign Amount

\$

500,000.00

Contract Number / Provided By

U.S. Dollar Amount

Int'l Transfer Amount

\$

\$

NOT RECEIVED

Originator

Name

Org

Account Number

Address JOSEPH S OR LISA KOHEN

75

1002023251228

City 200 MONMOUTH ROAD

State

Zip

Country

DEAL NJ

07723

Receiving Bank

Name

R/T Number

Address PNC BANK

031207607

City 125 WYCOFF ROAD

State

Zip

Country

EATONTOWN

NJ 07724

Advice

(No Phone Advice Required, Credit and Phone Advice, Notify and Pay, Pay Upon Proper I.D.)

NONE

Beneficiary Payment  
Information

Name

Org

Account Number

Address SOLOMON DWEK

8016593679

City 200 WALL STREET

State

Zip

Country

Other Payment Information WEST LONG BRANCH NJ

**Fee Method**  
(Waive/Charge)

CHARGE

**Customer Contract**

All of the above information is complete, correct and provided to Wachovia Bank, N. A. for the purpose of instructing Wachovia Bank, N. A. to transmit a funds transfer. Wachovia Bank, N. A.'s acceptance and execution of the funds transfer is subject to the terms and conditions on the reverse side of this form. My signature below indicates that I have received a completed copy of this Funds Transfer Request.

**Consolidated Statement**

02 1002023251228 751 30 0 203 126,442

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**Custom Banking**

Account number: 1002023251228  
Account owner(s): JOEY S KOHEN  
LISA KOHEN

**Account Summary**

Opening balance 9/08	\$0.00
Deposits and other credits	500,040.00 +
Other withdrawals and service fees	500,020.00 -
Closing balance 10/06	\$20.00


**Deposits and Other Credits**

Date	Amount	Description
9/12	500,000.00	COUNTER DEPOSIT
9/14	40.00	TRNSFR 3007058962640 09/13 INTERNET CONFIRMATION # IN091321403400
<b>Total</b>	<b>\$500,040.00</b>	

**Other Withdrawals and Service Fees**

Date	Amount	Description
9/12	20.00	MISCELLANEOUS FEE
		DOMESTIC OUTGOING WIRETRANSFER
9/12	500,000.00	FUNDS TRANSFER (ADVICE 050912020504) SENT TO PNC BANK NJ / BNF=SOLOMON DWEK OBI= RFB=050912400219 09/12/05 11:11AM
<b>Total</b>	<b>\$500,020.00</b>	

## Business Basic Checking

For 24-hour account information, sign-on to Account Link  for Business on [www.mybusiness.pncbank.com](http://www.mybusiness.pncbank.com) or call 1-877-BUS-BNKG

For the period 06/01/2005 to 06/30/2005

SEM REALTY ASSOCIATES LLC

Primary account number: 80-1659-7311

Business Basic Checking Account number: 80-1659-7311 - continued

Page 2 of 4

### Activity Detail

#### Deposits and Other Additions

##### Deposits

Date posted	Amount	Transaction description	Reference number
06/10	100,000.00	Deposit	048339007
06/23	500,000.00	Deposit	045581094

##### Other Additions

Date posted	Amount	Transaction description	Reference number
06/07	300,000.00	Fed Wire In 020818	W020818 0607
06/07	300,000.00	Fed Wire In 021255	W021255 0607
the 06/07	200,000.00	Fed Wire In 018228	W018228 0607
06/08	1,300,000.00	Fed Wire In 017594	W017594 0608
06/08	500,000.00	Fed Wire In 009282	W009282 0608
06/15	2,000,000.00	Fed Wire In 025309	W025309 0615
06/15	250,000.00	Fed Wire In 023935	W023935 0615
06/16	200,001.00	Fed Wire In 019820	W019820 0616
06/16	200,000.00	Fed Wire In 024103	W024103 0616
06/16	125,002.00	Fed Wire In 020011	W020011 0616
06/17	325,000.00	Fed Wire In 017994	W017994 0617
06/21	600,000.00	Fed Wire In 020696	W020696 0621
06/21	600,000.00	Fed Wire In 020697	W020697 0621
06/21	349,997.00	Fed Wire In 006208	W006208 0621
06/22	12,400,000.00	Fed Wire In 012691	W012691 0622
06/22	500,000.00	Fed Wire In 008166	W008166 0622
06/23	250,000.00	Fed Wire In 011656	W011656 0623
06/24	1,150,000.00	Fed Wire In 021813	W021813 0624
06/24	1,150,000.00	Fed Wire In 021815	W021815 0624
06/24	1,000,000.00	Fed Wire In 019679	W019679 0624
06/24	500,000.00	Fed Wire In 007028	W007028 0624
the 06/24	500,000.00	Fed Wire In 020927	W020927 0624
06/24	450,000.00	Fed Wire In 020522	W020522 0624
06/24	450,000.00	Fed Wire In 020577	W020577 0624
06/24	300,000.00	Fed Wire In 013463	W013463 0624
06/24	250,000.00	Fed Wire In 018533	W018533 0624
06/24	250,000.00	Fed Wire In 018560	W018560 0624
06/24	150,000.00	Fed Wire In 012574	W012574 0624
06/28	1,000,000.00	Fed Wire In 022193	W022193 0628
06/28	550,000.00	Fed Wire In 011646	W011646 0628
06/28	150,000.00	Fed Wire In 015336	W015336 0628
06/28	100,000.00	Fed Wire In 018036	W018036 0628
06/29	400,000.00	Fed Wire In 021186	W021186 0629
06/29	100,000.00	Fed Wire In 011048	W011048 0629
06/30	12,000,000.00	Fed Wire In 024723	W024723 0630
06/30	2,000,000.00	Fed Wire In 028542	W028542 0630
06/30	90,000.00	Fed Wire In 023629	W023629 0630



# Consolidated Statement

03 1002023251228 751 40 6 203 58,077

WACHOVIA

## Custom Banking

### Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1535	14.95	6/30	1590	15,000.00	6/20	1592	15,000.00	6/22
1589*	14.95	6/30	1591	1,000.00	6/30	<b>Total</b>	<b>\$31,029.90</b>	

\* Indicates a break in check number sequence

### Other Withdrawals and Service Fees

Date	Amount	Description
6/16	9.00	MISCELLANEOUS FEE DOMESTIC INCOMING WIRETRANSFER
6/17	5,887.93	DEBIT MEMO
6/21	20.00	MISCELLANEOUS FEE DOMESTIC OUTGOING WIRETRANSFER
6/21	334,314.72	FUNDS TRANSFER (ADVICE 050621031219) SENT TO GOLD BANK / BNF=BARNES WALKER TITLE INC OBI=REF #11018.000.05.06 RFB=050621400437 06/21/05 01:30PM
6/22	9.00	MISCELLANEOUS FEE DOMESTIC INCOMING WIRETRANSFER
6/22	9.00	MISCELLANEOUS FEE DOMESTIC INCOMING WIRETRANSFER
6/23	64,864.38	TRANSFER TO WACHOVIA BANK N.A. # 6371 06/22 INTERNET CONFIRMATION # IN062219113500
6/24	20.00	MISCELLANEOUS FEE DOMESTIC OUTGOING WIRETRANSFER
6/24	500,000.00	FUNDS TRANSFER (ADVICE 050624050402) SENT TO PNC BANK NJ / BNF=SEM REALTY ASSOC. LLC OBI=FINAL CREDIT RFB=050624400744 06/24/05 03:42PM
7/05	400.00	TRNSFR 3007058962640 07/02 INTERNET CONFIRMATION # IN070222575500
7/05	13,500.00	TRANSFER TO WACHOVIA BANK N.A. # 6143 07/02 INTERNET CONFIRMATION # IN070222593200
<b>Total</b>	<b>\$919,034.03</b>	

## Business Basic Checking

For 24-hour account information, sign-on to Account Link  
for Business on [www.mybusiness.pncbank.com](http://www.mybusiness.pncbank.com) or call 1-877-BUS-BNKG

For the period **05/01/2005 to 05/31/2005**  
SEM REALTY ASSOCIATES LLC  
Primary account number: 80-1659-7311

Business Basic Checking Account number: 80-1659-7311 - continued

Page 2 of 4

### Activity Detail

#### Deposits and Other Additions

##### Deposits

Date posted	Amount	Transaction description	Reference number
05/17	400,000.00	Deposit	035102712
05/25	400,000.00	Deposit	035816251

##### Other Additions

Date posted	Amount	Transaction description	Reference number
05/02	6,300,000.00	Fed Wire In 007730	W007730 0502
05/06	3,400,000.00	Fed Wire In 018263	W018263 0506
05/09	1,000,000.00	Fed Wire In 016980	W016980 0509
05/09	500,000.00	Fed Wire In 016733	W016733 0509
05/09	500,000.00	Fed Wire In 021238	W021238 0509
05/11	501,000.00	Fed Wire In 014608	W014608 0511
05/12	1,500,000.00	Fed Wire In 007563	W007563 0512
05/17	25,000.00	Fed Wire In 016666	W016666 0517
05/17	25,000.00	Fed Wire In 020113	W020113 0517
05/18	7,100,000.00	Fed Wire In 019516	W019516 0518
05/18	1,500,000.00	Fed Wire In 021867	W021867 0518
05/19	250,000.00	Fed Wire In 008920	W008920 0519

#### Checks and Other Deductions

##### Checks and Substitute Checks

\* Gap in check sequence

Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number
05/02	1614	400,000.00	032294997	05/10	1620	504,416.67	032773473	05/19	1627	180,000.00	032216241
05/02	1615	150,000.00	034198354	05/12	1621	200,000.00	031217630	05/20	1628	1,850,000.00	036866367
05/03	1616	400,000.00	032512603	05/12	1622	255,000.00	031288717	05/23	1630	330,000.00	035576093
05/04	1617	70,000.00	035063775	05/16	1623	85,000.00	036404617	05/24	1631	1,800,000.00	036294875
05/04	1618	100,000.00	035063777	05/16	1624	500,000.00	036404859	05/25	1632	83,000.00	035853002
05/11	1619	211,200.00	026872285	05/19	1625	300,000.00	032185155	05/31	1633	210,000.00	036678884
				05/20	1626	300,000.00	024656783				

##### ATM/Misc. Check Card Transactions

Date posted	Amount	Transaction description	Reference number
05/04	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0274822
05/04	300.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0274823
05/06	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0343733
05/06	300.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0343734
05/09	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0956305
05/09	300.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0956306
05/11	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0263103
05/11	300.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0263104
05/18	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0272097
05/18	300.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0272098
05/23	700.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0936958
05/23	300.00	ATM Withdrawal Rt 35&Wycoff Rd Eatontown NJ	CPN2053 0936959

ATM Withdrawals and Deductions continued on next page



03 1002023251228 751 40 1 203 58,289

WACHOVIA

## Custom Banking

### Other Withdrawals and Service Fees

Date	Amount	Description
5/09	20.00	MISCELLANEOUS FEE DOMESTIC OUTGOING WIRETRANSFER
5/09	500,000.00	FUNDS TRANSFER (ADVICE 050509039696) SENT TO PNC BANK NJ / BNF=SEM REALTY ASSOCIATES LLC OBI= RFB=050509400715 05/09/05 03:18PM
5/24	9.00	MISCELLANEOUS FEE DOMESTIC INCOMING WIRETRANSFER
5/25	3,000.00	TRANSFER TO WACHOVIA BANK N.A. # 6143 05/24 INTERNET CONFIRMATION # IN052423412300
5/27	9.00	MISCELLANEOUS FEE DOMESTIC INCOMING WIRETRANSFER
5/31	300.00	TRNSFR 3007058962640 05/29 INTERNET CONFIRMATION # IN052910465900
5/31	400.00	TRANSFER TO WACHOVIA BANK N.A. # 6143 05/29 INTERNET CONFIRMATION # IN052910495800
5/31	51,172.03	TRANSFER TO WACHOVIA BANK N.A. # 6371 05/29 INTERNET CONFIRMATION # IN052910481400
6/02	9.00	MISCELLANEOUS FEE DOMESTIC INCOMING WIRETRANSFER
6/03	13,229.91	TRANSFER TO WACHOVIA BANK N.A. # 6143 06/02 INTERNET CONFIRMATION # IN060217225500
6/03	23,973.41	DEBIT MEMO
<b>Total</b>	<b>\$592,122.35</b>	

## Premium Savings

Account number: 3007058962640  
 Account owner(s): JOEY S KOHEN  
 LISA KOHEN  
 VICTOR KOHEN

### Account Summary

Opening balance 5/06	\$587.05
Deposits and other credits	300.00 +
Interest paid	0.07 +
Other withdrawals and service fees	383.98 -
Closing balance 6/06	\$503.14



6/07 200,000.00 FUNDS TRANSFER (ADVICE 040607035284)  
 SENT TO PNC BANK NJ  
 BNP=SOLOMON DWK  
 OBI=JOEY KOHEN  
 RFB=040607400757 06/07/04 03:02PM

000040607035284

Joey

7/28 200,000.00 FUNDS TRANSFER (ADVICE 040728029840)  
 SENT TO PNC BANK NJ  
 BNP=SEM REALTY ASSOCIATES, LLC  
 OBI=  
 RFB=040728400390 07/28/04 01:36PM

000040728029840

Joey

12/13 500,000.00 FUNDS TRANSFER (ADVICE 041213024857)  
 SENT TO PNC BANK NJ  
 BNP=SEM REALTY ASSOCIATES LLC  
 OBI=  
 RFB=041213400494 12/13/04 12:34PM

000041213024857

Joey

Account Number	546-39097
Wire Transfer Amount	\$160,000.00
Transfer Date	12/22/04
Transferred To	PNC BANK, NA SEM REALTY ASSOC. LLC 8016597311

12/27 280,000.00 FUNDS TRANSFER (ADVICE 041227030371)  
 SENT TO PNC BANK NJ  
 BNP=SEM REALTY ASSOCIATES LLC  
 OBI=  
 RFB=041227400580 12/27/04 02:41PM

000041227030371

Joey

12/30 120,000.00 FUNDS TRANSFER (ADVICE 041230045720)  
 SENT TO PNC BANK NJ  
 BNP=SEM REALTY ASSOCIATES LLC  
 OBI=  
 RFB=041230400730 12/30/04 02:40PM

000041230045720

Joey

5/09 500,000.00 FUNDS TRANSFER (ADVICE 050509039696)  
 SENT TO PNC BANK NJ  
 BNP=SEM REALTY ASSOCIATES LLC  
 OBI=  
 RFB=050509400715 05/09/05 03:18PM

000050509039696

Joey

6/24 500,000.00 FUNDS TRANSFER (ADVICE 050624050402)  
 SENT TO PNC BANK NJ  
 BNP=SEM REALTY ASSOC. LLC  
 OBI=FINAL CREDIT  
 RFB=050624400744 06/24/05 03:42PM

000050624050402

12 500,000.00 FUNDS TRANSFER (ADVICE 051028030084)  
SENT TO PNC BANK NJ /  
BNF=SEM REALTY ASSOCIATES LLC  
OBI=  
RFB=050912400219 09/12/05 11:11AM 000050912020504

10/28 50,000.00 FUNDS TRANSFER (ADVICE 051028030084)  
SENT TO PNC BANK NJ /  
BNF=SEM REALTY ASSOCIATES LLC  
OBI=  
RFB=051028400291 10/28/05 12:01PM 000051028030084

10/28 550,000.00 FUNDS TRANSFER (ADVICE 051028045997)  
SENT TO PNC BANK NJ /  
BNF=SEM REALTY ASSOCIATES LLC  
OBI=  
RFB=051028400556 10/28/05 03:05PM 000051028045997

2/27 490,000.00 FUNDS TRANSFER (ADVICE 060227047068)  
SENT TO PNC BANK NJ /  
BNF=SEM REALTY ASSOCIATES  
OBI=  
RFB= 02/27/06 02:21PM 000060227047068

3/21 500,000.00 FUNDS TRANSFER (ADVICE 060321053925)  
SENT TO PNC BANK NJ /  
BNF=SEM REALTY ASSOCIATES  
OBI=KOHIN LOAN  
RFB= 03/21/06 05:04PM 000060321053925

4/18 150,000.00 FUNDS TRANSFER (ADVICE 060418043557)  
SENT TO PNC BANK NJ /  
BNF=SEM REALTY ASSOCIATES  
OBI=  
RFB= 04/18/06 02:32PM 000060418043557

Joey

## Business Basic Checking

For 24-hour account information, sign-on to Account Link  
for Business on [www.mybusiness.pncbank.com](http://www.mybusiness.pncbank.com) or call 1-877-BUS-BNKG

For the period 12/01/2004 to 12/31/2004  
SEM REALTY ASSOCIATES LLC  
Primary account number: 80-1659-7311

Business Basic Checking Account number: 80-1659-7311 - continued

Page 2 of 6

### Daily Balance - continued

Date	Ledger balance	Date	Ledger balance	Date	Ledger balance
12/17	65,559.49	12/23	918,526.99	12/29	465,922.22
12/20	14,559.49	12/24	845,595.99	12/30	1,381,857.22
12/21	60,440.51 -	12/27	1,796,373.42	12/31	881,857.22
12/22	1,219,526.99	12/28	2,396,373.42		

### Activity Detail

#### Deposits and Other Additions

##### Deposits

Date posted	Amount	Transaction description	Reference number
12/22	400,000.00	Deposit	031201810
12/22	300,000.00	Deposit	032008206
12/27	1,000,000.00	Deposit	031605154
12/28	150,000.00	Deposit	032573679

##### Other Additions

Date posted	Amount	Transaction description	Reference number
12/01	950,000.00	Fed Wire In 019227	W019227 1201
12/02	500,000.00	Fed Wire In 007852	W007852 1202
12/02	200,000.00	Fed Wire In 015836	W015836 1202
12/03	850,000.00	Fed Wire In 019040	W019040 1203
12/03	400,000.00	Fed Wire In 020333	W020333 1203
12/06	600,000.00	Fed Wire In 013896	W013896 1206
12/07	15,000.00	Fed Wire In 006844	W006844 1207
12/08	200,000.00	Fed Wire In 012778	W012778 1208
12/09	700,000.00	Fed Wire In 021623	W021623 1209
12/09	50,000.00	Fed Wire In 003739	W003739 1209
12/10	1,388,000.00	Fed Wire In 019585	W019585 1210
12/13	500,000.00	Fed Wire In 010694	W010694 1213
12/13	250,000.00	Fed Wire In 022177	W022177 1213
12/13	250,000.00	Fed Wire In 022178	W022178 1213
12/15	300,000.00	Fed Wire In 010342	W010342 1215
12/15	200,000.00	Fed Wire In 019654	W019654 1215
12/16	1,000,000.00	Fed Wire In 021271	W021271 1216
12/21	25,000.00	Fed Wire In 015565	W015565 1221
12/22	650,000.00	Fed Wire In 009392	W009392 1222
12/22	650,000.00	Fed Wire In 009605	W009605 1222
12/22	550,000.00	Fed Wire In 025164	W025164 1222
12/22	550,000.00	Fed Wire In 025172	W025172 1222
12/22	160,000.00	Fed Wire In 014147	W014147 1222
12/22	40,000.00	Fed Wire In 008521	W008521 1222
12/24	2,000,000.00	Fed Wire In 007398	W007398 1224
12/27	280,000.00	Fed Wire In 013689	W013689 1227
12/27	150,000.00	Fed Wire In 014920	W014920 1227
12/28	500,000.00	Fed Wire In 012398	W012398 1228
12/28	100,000.00	Fed Wire In 008086	W008086 1228
12/30	200,000.00	Credit Memo	031083376

Other Additions continued on next page

Funds  
Transfer  
Request

Document Page 28 of 29

Preparer's Signature

Authorized Signature

Callback  
Required  
(Yes or No)

Initiator's Signature

known customer 914115

Customer Accepting Call Back/Phone Number

Verifier's Signature

## Account Status

Sufficient (Audio Checked)

Not Sufficient (NSF)

## NSF Only

NSF Source of Funds

Credit Approver Name (Please Print)

Date

Time of Call

## Funds Transfer

Current Date

Control Number

WACHOVIA BANK. N.A.

12/30/04

400730

Domestic or International

Non-Repetitive or Repetitive

Line Number

Amt Verify Cd

Verify I.D.

Type (Fed, Book, Other)

DOMESTIC

NON-REPETITIVE

N

FED

Caller

Branch or Department

Request Type (Fax, Phone, Walk-in)

JOEY KOHEN

5122262

EXCPTION

Description 2 (GL)

Executive Date

Domestic Transfer Amount

Type Currency

12/30/04

Foreign Amount

\$

120,000.00

Contract Number / Provided By

U.S. Dollar Amount

Int'l Transfer Amount

\$

\$

NOT RECIEVED

Originator

Name

Org

Account Number

Address JOSEPH S OR LISA KOHEN

75

1002023251228

City 200 MONMOUTH ROAD

State

Zip

Country

DEAL NJ

07723

Name

R/T Number

Address PNC BANK

031207607

City 125 WYCKOFF ROAD

State

Zip

Country

EATONTOWN

NJ 07724

(No Phone Advice Required, Credit and Phone Advice, Notify and Pay, Pay Upon Proper I.D.)

NONE

Beneficiary Payment  
Information

Name

Org

Account Number

Address SEM REALTY ASSOCIATES LLC

8016597311

City PO BOX 98

State

Zip

Country

Other Payment Information WEST LONG BRANCH NJ 07764

Fee Method  
(Waive/Charge)

CHARGE

## Customer Contract

All of the above information is complete, correct and provided to Wachovia Bank, N. A. for the purpose of instructing Wachovia Bank, N. A. to transmit a funds transfer. Wachovia Bank, N. A.'s acceptance and execution of the funds transfer is subject to the terms and conditions on the reverse side of this form. My signature below indicates that I have received a completed copy of this Funds Transfer Request.

Customer Signature

Date

12/30/04

**Funds Transfer Request**

Callback  
Required  
(Yes or No)

NO

Initiator's Signature

Customer Accepting Call Back/Phone Number

Verifier's Signature

Preparer's Signature

Authorized Signature

**Account Status**

Sufficient (Audio Checked)  
Not Sufficient (NSF)

**SUFFICIENT**

**NSF Only**

NSF Source of Funds

Credit Approver Name (Please Print)

Date

Time of Call

**Funds Transfer**

WACHOVIA BANK, N.A.

Current Date

Control Number

12/13/04

400494

Domestic or International

Non-Repetitive or Repetitive

Line Number

Amt Verify Cd

Verify I.D.

Type (Fed, Book, Other)

DOMESTIC

NON-REPETITIVE

N

FED

Caller

Branch or Department

Request Type (Fax, Phone, Walk-in)

JOEY KOHEN

5122262

EXCEPTION

Description 2 (GL)

Executive Date

Domestic Transfer Amount

Type Currency

12/13/04

Foreign Amount

\$

500,000.00

Exchange Rate

Contract Number / Provided By

U.S. Dollar Amount

Int'l Transfer Amount

\$

\$

Received

Originator

Name

Org

Account Number

JOSEPH S OR LISA KOHEN

75

1002023251228

Address

200 MONMOUTH ROAD

State

Zip

Country

City

DEAL NJ

07723

Receiving Bank

Name

R/T Number

PNC BANK

031207607

Address

125 WYCKOFF ROAD

State

Zip

Country

City

EATONTOWN

NJ 07724

Advice

(No Phone Advice Required, Credit and Phone Advice, Notify and Pay, Pay Upon Proper I.D.)

NONE

Beneficiary Payment Information

Name

Org

Account Number

SEM REALTY ASSOCIATES LLC

8016597311

Address

200 WALL STREET

State

Zip

Country

City

WEST LONG BRANCH NJ

Other Payment Information

**Fee Method**

(Waive/Charge)

CHARGE

**Customer Contract**

All of the above information is complete, correct and provided to Wachovia Bank, N. A. for the purpose of instructing Wachovia Bank, N. A. to transmit a funds transfer. Wachovia Bank, N. A.'s acceptance and execution of the funds transfer is subject to the terms and conditions on the reverse side of this form. My signature below indicates that I have received a completed copy of this Funds Transfer Request.

Customer Signature

Date